

Financial Stress is the New Health Crisis – Here’s How to Fix It

The Retirement Smith offers tips on reducing anxiety through planning, automation, and emergency funds.

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EINPresswire.com/ -- There's no denying that most Americans are struggling financially in some form right now, due to the rising costs of goods and services, and salaries that haven't kept pace. Add to that the struggle that the holidays are upon us, and it's easy to see that stress and anxiety are going to take over even more. For those who are paying attention, it's clear that financial stress has become the new health crisis facing the nation. The good news is that there are steps that can be taken to address the issue and alleviate the burden.



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“When people are worried and stressed about how to pay bills, buy presents, and get through each month, it creates a ton of stress,” said Jeff Smith, a financial planner and owner of Fredericksburg, Va.-based The Retirement Smith. “The stress and anxiety are harmful to one's health, so they must be addressed.”

According to the National Institutes of Health, ongoing stress and anxiety can lead to health problems, including issues with sleeping and with the immune, digestive,

cardiovascular, and reproductive systems. It also puts people at higher risk for developing mental illness, such as anxiety and depression. The toll that financial stress takes on one’s health is apparent to everyone who has experienced it.

The Centers for Disease Control and Prevention adds to this, citing that chronic stress can worsen health problems and cause such things as changes in appetite, trouble concentrating and making decisions, headaches, body pains, stomach problems, skin rashes, etc. Clearly, the stress people feel from ongoing financial hardship takes a toll on their health, making financial stress a leading cause of health crises.

Here are a few tips The Retirement Smith suggests to help reduce financial stress:

Plan. When people plan their finances, it helps alleviate a lot of the stress. It provides people with a better sense of direction, control, clarity, and security. Without having a plan in place, there are too many variables that leave people feeling vulnerable. Having a budget and financial plan for the future goes a long way toward reducing stress and protecting one's well-being.

Get help. A research study published in the Journal of Family and Economic Issues investigated the relationship between financial concerns and psychological distress. They advise that accessible financial counseling programs and public health intervention programs are necessary to help mitigate financial worries and their negative impact on overall psychological well-being. Collaborate with someone to assess your current financial situation and develop a plan accordingly.

Automate. By setting up automation for recurring expenses, both current and future, it will help provide direction. It also increases the likelihood of sticking with it and being disciplined. Automation helps establish good habits, reduces impulsive spending, simplifies tasks, saves time, and alleviates worry.

Be ready. Emergencies happen, and if no funds are set aside for them, it can create a lot of stress and worry. Everyone needs an emergency fund, but you don't have to stress over creating one. Having one in place that you gradually build up will bring a sense of peace and security.

Have patience. Nothing changes overnight. It's important to understand that changes take time. What is essential is to take the first step in putting a plan in place. That alone will take a



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considerable burden away. Then relax as the plan unfolds, knowing that a safety net is in place throughout.

"We have helped many people to reduce the financial stress and feel comfortable about their future," added Smith. "Working with someone to address this is going to provide you with the information and direction that will bring you the clarity you need. Please don't wait until it becomes a health crisis; this is something to address now. It provides an amazing return on investment."

The Retirement Smith serves those in the Fredericksburg, Va., area and beyond with individualized financial planning. Their motto is to treat people how they want to be treated, and they aim to ensure there are no gaps, people have the answers and solutions they need, and they will not fall short in their retirement years. They offer retirement planning, income planning, and life insurance. They provide a free, color-coded [money risk analysis](#), focusing on the three major phases of retirement financial management that people typically experience: accumulation, distribution, and preservation. They also offer a Balanced Retirement book to help people plan for a successful retirement. Smith has recently joined with his wife, Jennifer Scherer, owner of Fredericksburg Fitness Studio, to create a [podcast that focuses on fitness and finances](#). For more information or to schedule a complimentary consultation, please visit our website at: <https://www.theretirementsmith.com/>. To learn more about Fitness & Finance Radio, visit <https://fitnessfinancepro.com/>.

About The Retirement Smith

Financial planning expert Jeff Smith owns The Retirement Smith, located in Fredericksburg, Va. The company focuses on providing people with well-thought-out retirement income strategies. Plans are tailor-made to fit the needs of individuals and families, as well as small and larger businesses. For more information, visit the site at <https://www.theretirementsmith.com/>.

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